

SHIP LOG



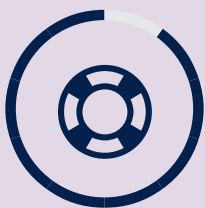
LOCAL HELP FOR PEOPLE WITH MEDICARE

QTR 1, 2016

We are on a Mission

TAKE A DEEP BREATH AND CARRY ON

With the Annual Enrollment Period behind us, it's time to reset our focus.



FEEDBACK

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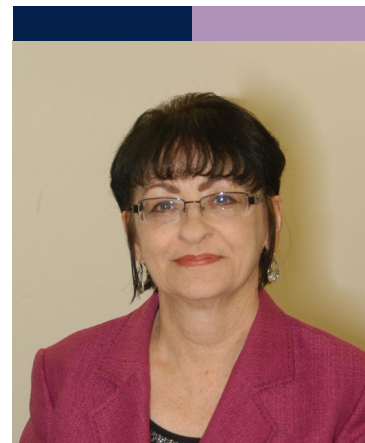


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Making Headway

I'm hoping that everyone enjoys the holidays and has a chance to revive after this Annual Enrollment Period. I know that every year is another opportunity to have a fresh perspective on how we deliver SHIP services. I look forward to 2016 as we focus on SHIP's structure and providing our SHIP Counselors and sponsoring agencies with better services. The State Office had a lot of changes in personnel and even its location in 2015. Now it's time to move forward with the great initiatives that have been in the works during this last year.



As you know, we have had some success with changing the way we deliver SHIP training. Most of the feedback we received was positive regarding our new training model. This success is mostly due to the efforts of the Education Committee, our Training Coordinator(s), and SHIP presenters. These groups included staff and counselors who are working to improve the overall training experience for all SHIP Counselors. Your participation in training surveys and submitting evaluations has been greatly appreciated and are being seriously considered for future changes to our training methodologies.

Our next challenge in 2016 will be to re-establishing the performance committee. In the past, the PAC Committee worked wonders to set SHIP on the right track to improving communications and tailoring our operations. It will be our goal to ensure that all 282 SHIP Counselors understand our direction and purpose. One-on-one counseling, whether

Medicare Q & A

WITH JOHN WILLIAMS, MEDICARE SPECIALIST

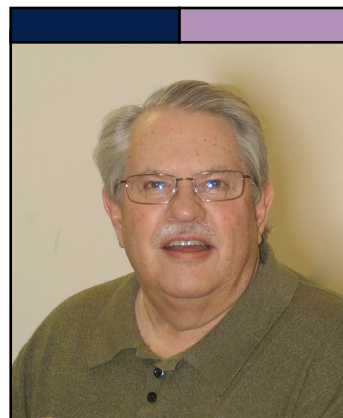
Q: My client retired in October, 2015 and will turn 65 in February, 2016. Her previous employer will provide comprehensive health benefits, including prescription drug coverage, through March, 2016.

Can she defer applying for Medicare Parts A and B and get an April 1, 2016 effective date? If yes, when will her Initial Enrollment Period (IEP) begin and end, and would she be eligible for a Part B Special Enrollment Period (SEP)?

Also, when will her 6 month Medigap Guarantee Issue Period (GIP) begin?

A: Because your client turns 65 in February, her 7 month Medicare IEP began November 1, 2015 and will end May 31, 2016.

If she does not apply for Social Security benefits, she could wait until February, 2016 to apply for Medicare. By doing so, Part A would begin February 1 and Part B would begin April 1. If she wants Part D to begin April 1, she should enroll in a Medicare Prescription Drug Plan or Medicare Advantage Plan with Prescription Drug coverage in March.



Q: My client is disabled, under age 65 and will be entitled to Medicare January 2016. Her spouse is actively employed by a company with over 100

employees and is retired from the military. She and her spouse have Tricare which will become Tricare for Life for my client in January when her Medicare starts. She understands that she must have Part B if she wants to keep Tricare for Life.

My client and her spouse currently use his employer's Group Health Plan (GHP) as their primary health care coverage with Tricare as secondary payer. My client's coverage on her husband's employer GHP is optional and costs an additional \$120 monthly.

Because this scenario would give her coverage with 3 health plans beginning January, my client wants to drop one of them. She is asking for information to help her decide which plan to drop in 2016.

I recommend that she consider dropping her husband's employer's GHP when Medicare starts and use Medicare



as her primary coverage with Tricare for Life as secondary payer. But will Medicare require her to keep the employer's GHP so that Medicare would remain her secondary coverage?

A: Tricare for Life becomes a comprehensive supplement to Medicare and also has prescription drug coverage. It always pays last after other insurance and requires members to have Medicare Part A and B.

If your client does not want to have coverage from three health plans next year, I agree that her best option appears to be to use Tricare for Life as a supplement to Medicare and to drop her health care coverage on her working spouse's employer's GHP when her Medicare starts in January.

Also, Tricare for Life Members should not enroll in a Part C or D plan because of Medicare coordination of benefits/payments issues.

Q: My client will turn age 65 in April 2016. She is a retired police officer and, for most of her working life, contributed to a city police pension but not to Social Security. She had a few previous jobs that were covered by Social Security, but only has 30 of the 40 work credits needed to be

eligible for Social Security retirement benefits. My client is concerned that she will not be eligible for Medicare Part A when she turns 65, or at least, will have to buy Premium Part A.

Her husband has paid into Social Security and has 40 work credits. Would she be able to get free Medicare Part A from her husband's work record.

My client recently called SSA to learn about her Medicare entitlement options but does not believe she received reliable answers.

Currently, she is covered by her city police department's managed care insurance benefits. She will still have access to that plan after she turns age 65 but wants better coverage...like Medicare plus Medigap and Part D Plans.

So, what are her Medicare options?

A: Beginning 1984, state and local government employees, who were not covered by Social Security (such as some police officers and fire fighters), became mandatorily covered by Medicare Part A. State and local government employees and their employers paid Medicare Part A contributions starting 1984 even if they didn't pay into Social Security.

So, people with 40 Medicare

credits get free Part A even if they don't have 40 Social Security credits and don't get Social Security benefits.

If, for some reason, your client doesn't have 40 Medicare credits, she can get free Part A from her living husband's work record if he is entitled to Social Security disability or retirement benefits. If her husband dies and she is entitled to Social Security survivors benefits, she could receive free Part A on his work record.

SSA's representative should be able to provide the same information if your client calls SSA at 800-772-1213.

Q: What if a beneficiary decides to deactivate his MyMedicare.gov account? What should he do?

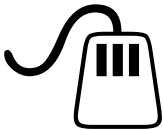
A: If a beneficiary decides to deactivate his MyMedicare.gov account, he can choose the "Deactivate Account" option on the "User Information" tab in My Account once he's logged into MyMedicare. Or, he can call 1-800-MEDICARE (1-800-633-4227) and speak to a customer service representative. TTY users should call 1-877-486-2048. He should have his Medicare identification information available so the representative will be able to

Shelly Dunn and BriAnn Hill (shown right) gave a Medicare presentation and screened for MSPs at Gilda's Club in Evansville on October 19, 2015.

(below) Emma Brumfeld at an outreach enrollment event at Community Connect, Evansville in November.



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appears for an instant link!



Counselors in action at the annual Senior Information Fair (SIF) at the Allen County Public Library. 2000 people attended.



(left) Awards for 10 Year SHIP Counselors
(left to right): Denise Holmes, Chris Allen,
Marge Gosnell
(below) Medicare partner Georgiann
Drake, Social Security at an Annual
Enrollment Event



(left) Awards for 5 Year SHIP
Counselors (left to right):
Right Photo:
Joe Boton
Ginger Brockwehl
Jerry Wozniowski



(right) 5 year award, Jim Campbell
10 year award, Marvin Mast &
Susan Beckett



WE ARE ON A MISSION

WRITTEN BY SUSAN SPILLY, SPECIAL POPULATIONS COORDINATOR

I have visited Senior Centers, drugstores, restaurants, offices, and churches to help Medicare beneficiaries. Now I can add a Mission to the list, and it tops my list as far as feeling good about helping people.

On December 1, Trudy Wells from Hoosier Uplands, Greg Tanner from Older Americans Services, and I set up shop at Bertha's Mission in Bedford. We hauled in our laptops, printers, resource books, client contact forms, and cell phones for the day, ready to assist with MSP or LIS applications and help people review their insurance options for the upcoming year.

We were happy to assist 15 people that day. But we also received a real shot-in-the-arm preparing and strengthening us for the last few days of the crazy AEP season and for one of the most sacred times of the year for many people: Christmas.

We witnessed graciousness, generosity, warmth, and respect for everyone,

regardless of circumstance, appearance, or need. That is Bertha's Mission.

According to their newsletter, in 2013, Janice Nickeo founded Bertha's Mission "to help ease hunger in Lawrence County. She runs



the mission in the same building that her parents ran the Soul Food Restaurant prior to their deaths. She wanted to continue her parent's ministry in the community and came to understand that God wanted her to start a mission."

Bertha's Mission provides, through donations only, fresh, home cooked meals delivered to shut-ins and to those who come to the Mission.

They also provide Holiday meals. On a late November

Saturday, they served over 700 Thanksgiving meals and delivered nearly 200.

A special Christmas dinner is scheduled for late December. All of the meals Bertha's Mission provides are free. When you come to the Mission itself, you only need to sign in and take a seat in their warmly decorated and sparkling clean dining room.

There are many things that make Bertha's Mission a special place. Most importantly and, in my view, the most evident, is the way people- all people - are treated. From young to older, everyone has a nice serving of lunch before their dishes are cleared by volunteers.

This particular day, Bertha's son, Tracy, personally delivered the dessert cart to serve everyone. He also made rounds to offer beverage refills and anything else he could do to help. I don't know if he is a professional waiter as a trade, but he sure acted like one!

There was also an older lady, who shared that she

made homemade dressing for those 900 Thanksgiving meals. She treated each person as though they were her best friend. She was kind, warm and very efficient in the kitchen. I wonder where she found the energy, but figure it's helping others that keeps her going.

Another amazing thing about the operation of the Mission is that it provides people with disabilities an opportunity to help others. We met a young man who works at the group home in Bedford who was helping pack the homebound meals along with some young men from the local group home. They operated like a well-oiled machine. Everyone had a job and when they finished packing the meals in the insulated bags, they were off in the group home van to deliver. This is a weekly occurrence. On delivery days, everyone has a job and is able to give their time and talents to people in need, and they all appeared to be having fun, too. After the delivery rounds, everyone returns to eat lunch together.

This Bertha's Mission site (there are two in the town) also provides a bank of computers with Internet access. The computers and printers line a wall on a counter with comfy stools. Most of them were in use all afternoon. Many people

do not have access to a computer for job hunting, communicating, etc. This is a generous and welcomed addition to the services of the Mission.

There were many teenagers and young adults there that day. They used the computers, then sat down for a great meal. I considered

all of the circumstances that might bring a teenager to the Mission. And the other folks, of all ages. Who knows? But I am thankful that Bertha's Mission is there to help.

If you want to find out more about Bertha's Mission (a 501c3 organization), check out their website www.berthasmission.com.



Trudy Wells and Greg Tanner at Bertha's Mission

Making Headway continued

face to face or over the phone, is our greatest challenge. However, I know that we often miss out on the many talents of our counselors for outreach, peer mentoring, and volunteer recruitment, to name a few. With the direction of the performance committee, we will surely be able create initiatives that will tap into this potential.

I hope that you keep in mind the great service you provide and the difference

you make in the lives of people with Medicare in your local community. Your gift to your clients is your time and commitment. For the Medicare beneficiaries that you help, it is a priceless gift. It is a gift that will help them through this next year with their health care and drug costs. Your assistance has a true impact on their day-to-day lives. I hope that for this New Year that all of our SHIP Counselors understand how important they are. I thank you all for great efforts.

Mission: Leftovers

Turkey and Noodles Banana Bread

by Susan Spilly

Do you have leftover Thanksgiving turkey in your freezer that needs to be used? Here's a very easy and yummy recipe for Turkey and Noodles that takes less than an hour from turning on the burner to sitting down to eat!

- Cooked turkey or chicken (use as much or as little as you have)
- 2 qt chicken stock, bouillon, or broth (I use low sodium and low fat products)
- 2 cans of fat free Cream of Chicken soup
- 1 bag Amish-style noodles
- salt and pepper to taste

Put everything but the noodles in a large pot. Stir. Bring to a boil. Add the noodles and stir just to mix. Cover, turn down heat to low and DO NOT STIR again until you are checking for doneness after 45 minutes.

note: All amounts are approximate. I am not a measurer. I like to just toss stuff in and see how it looks.

by Christel Snow

- 3 medium ripe bananas
- 1 cup sugar
- 1/2 cup vegetable oil
- 1/2 stick butter
- 2 eggs
- 2 cups flour
- 1 teaspoon baking soda
- 1/2 tsp salt
- 1 tsp Mexican vanilla

Optional additions: 1 cup blueberries, 1 cup California walnuts, 1 tablespoon flour

Preheat oven to 350 degrees. Grease a 9x5x3 inch loaf pan with canola oil spray.

Mash bananas in large bowl. Add sugar, lightly beaten eggs, oil and softened butter. Add dry ingredients to banana mixture. Fold in blueberries and chopped walnuts mixed with 1 tablespoon flour.

Spread batter evenly into prepared pan. Bake for 1 hour and 10 minutes or until cake tester comes out clean. Cool 15 minutes in pan, then remove to cool on rack.

Makes one loaf.



(above) Gary Murray holding a Medicare 50th Anniversary sign, and his own anniversary pin.
(below) Barb Lowry with her 5 year anniversary plaque.



(below) Katy Hudson works with counselor John Alexander at the Huntington County Council on Aging.



Lagrange County Council on Aging has a new home! Their new space provides much-needed space, some of which was put to good use for the Medicare Help Session and Enrollment Event, coordinated and staffed by Trudy Manderfeld. We also celebrated the 50th anniversary of Medicare with a beautifully decorated cake after a pizza and salad lunch. The program included a presentation on Medicare, what beneficiaries can do during AEP, and screenings and application assistance for LIS and MSP. Thank you Trudy for making this event a success!



The folks at Lincoln Plaza drug store in Bedford had everything set up for SHIP counselors Trudy Wells, Greg Tanner, Lorealee Moore, and Susan Spilly during AEP.

Links to SHIP's Online Tools

If you are reading this electronically, all of these links can be clicked for instant access to these websites. Be sure to bookmark these sites in your browser for easy access to them later!

ShipTalk NPR Tool for entering Client Contact and Media Forms
www.shipnpr.acl.gov

Counselor's Corner
www.secure.in.gov/doi/secure/index.htm
username: IDOISHIP password: Ship2012



Viewing online?
These are all clickable links!

Medicare Q & A continued

WITH JOHN WILLIAMS, MEDICARE SPECIALIST

properly process his request.

Q: An 80-year-old client who is entitled to Medicare Part A is having problems enrolling in Part B. She had coverage on her husband's employer's GHP for 15 years until he retired in October 2015. The employer group coverage ended October, 2015.

When she tried to enroll in Part B in October, SSA said it needed proof that her husband was actively employed and she had health care coverage on her husband's employer's GHP for the entire 15 years since she turned age 65. Her husband had three different employers during that time. SSA obtained proof of her insurance coverage directly from two of her husband's three employers. The other one went out of business and its records are not available to SSA.

So, SSA has proof of her husband's active employment and her employer GHP coverage for the first three years since she turned age 65. Then there is a gap of two years that her husband's previous employer can't provide the 10 required documentation;

and finally, SSA has proof of employment and employer's GHP coverage for the last 10 years.

My client's concerns are:

(a) Since she has two years without proof of employment and GHP coverage, would her Part B late enrollment penalty be only a 20% increase in her monthly premiums?

(b) Would the Part B SEP still apply since the last 10 years she had employer's GHP coverage and can show proof; or will she have to wait until the next General Enrollment Period (GEP) to apply for Part B? Someone from SSA told her to find out who the insurance carrier was during the two undocumented years and contact them directly to get proof of insurance coverage.

(c) If she finally gets all of the requested documentation, what will her Part B effective date be?

Another client who has Part A only had coverage from her husband's employer's GHP. Her husband died in October, 2015 and her coverage ended November, 1. She needs to enroll in Part B. What will be her effective date? If she elects COBRA, can she request a December 1 Part D effective date?

A: Your clients have complicated and unique situations.

It sounds like your first client would have an eight month SEP, after her husband retired, to enroll in Part B if she meets the below requirements and can prove it to SSA.

If she did not enroll in, or refused, Part B during her IEP 15years ago at age 65, she must prove that she was covered by an employer's GHP based on her own or a spouse's active employment in the first month of potential eligibility for Part B and for all months thereafter.

If she enrolled in Part B while still enrolled in the GHP, or during the first full month when not enrolled in it, Part B coverage would have begun either the first day of the month of Part B enrollment, or at her option, the first day of any of the following three months.

If she enrolled in Part B during any of the remaining seven months of the SEP, coverage would begin the first day of the month after her month of enrollment.

If an employer cannot provide proof of all dates of employment and GHP coverage, SSA can accept a letter, fax, or email from the GHP as

evidence of employment and coverage. NOTE: A letter of Creditable Coverage (for the purposes of Medicare Part D) is not proof of GHP coverage for a Part B SEP.

The written notification must be signed by (or come from) the company's or GHP's official, and include: the official's title; phone number and/or other contact information; and the date.

When a GHP cannot provide all evidence of GHP coverage based on active employment, the applicant may submit other documents that reflect employment and GHP coverage (in addition to or in lieu of normal evidence). Acceptable documents include but are not limited to:

- income tax returns that show health insurance premiums paid
- W-2s reflecting pre-tax medical contributions
- pay stubs reflecting health insurance premium deductions
- health insurance cards with a policy effective date
- explanations of benefits paid by the GHP
- statements or receipts that reflect payment of health insurance premiums

Without proof that your client is eligible for a Part B SEP, she would need to wait until the next Part B GEP to enroll and would have a late enrollment penalty. If she were to become eligible for Medicaid or the Medicare

Savings Program, however, she could enroll in Part B right away. The State would pay her Part B premiums and the late enrollment penalty would go away.

With your second client, the only difference is that her eight month SEP would begin the month after her husband's date of death.

If these clients already were entitled to Part A when their husbands retired or died, they may be able to get COBRA coverage until they get their Part B situations resolved. COBRA coverage would be secondary to Part A and would not extend their 8 month Part B SEPs.

Q: My married clients, ages 79 and 75, recently moved to Indiana from Puerto Rico. Neither has a Part D Plan but both have Medigap Plans. Their combined monthly income from Social Security is \$1,747 before Part B is withheld. They have about \$16,500 in the bank but are using their savings to pay their Medigap Plan premiums and prescription drug costs.

Both are considering enrolling in Advantage Plans with Prescription Drug coverage (MAPD) during the 2015 Annual Enrollment Period and applying for Extra Help when their resources are expected to be below SSA's eligibility limit in late

2015.

If they enroll in Advantage Plans during the 2015 Annual Enrollment Period (AEP) but don't qualify for Extra Help this year, can they disenroll from their Advantage Plans during the 2016 Annual Disenrollment Period (January 1 - February 14) and return to original Medicare and their Medigap Plans?

A: Yes. Please look at the second Advantage Plan "Trial Right" example on page 23 of CMS' brochure, "Choosing a Medigap Policy".

If your clients enrolled in Advantage Plans during the 2015 AEP and terminated their Medigap Plans effective December 31, 2015, they would have a 12-month "Trial Right" in 2016 to go back to their Medigap Plans and enroll in Part D Plans if they don't want to keep their Advantage Plans. However, if they drop their Advantage Plans after February 14 and are not eligible for Extra Help or HoosierRx, they would not be able to enroll in a Part D Plan until the next AEP.

If they decide they want to keep their Medigap Plans next year and want prescription drug coverage, they should enroll in 2016 Part D Plans during the 2015 AEP.



Fred Taube, 18 Year Counselor

WRITTEN BY CHRISTEL SNOW, NORTHERN INDIANA AREA MANAGER

Fred Taube has been a Allen County SHIP Counselor for over 18 years at Parkview Hospital in Fort Wayne.

Fred is also the SHIP Local Coordinator and has recently become a SHIP

Presenter. He has already conducted a initial SHIP counselor training and will be the SHIP Presenter for Area 3 fall recertification for all counselors in his area.

Locally Parkview SHIP counselors assist clients at Parkview Hospital, Saint Joseph, and the Community Center. Fred has proposed to extend this SHIP presence at Neighborhood Health Clinic.

Detailed information about this site can be found at their website, www.fortwayne.SHIP.com

This past year it has been my honor to work with Fred and all of the Parkview SHIP counselors. I look forward to seeing the Parkview Hospital grow and serve the beneficiaries of Allen County.

Fred allowed me to ask him a few questions for us all to get

to know him a little better...

Q: What is your favorite part of being a SHIP counselor?

Knowing I gave someone information that really changed their life.

Q: Do you have one most memorable counselor case?

On a phone call I gave a lady information about the various savings plans, which she knew nothing about.

When we figured out how much they could help her she began to cry and said no one had ever helped her like I had.

Q: What are your hopes/ expectations as a new SHIP Presenter?

That I will be able use whatever skills I might have to describe SHIP goals and principles.

Q: What do you find most challenging as a SHIP Counselor?

That I must always remind myself of how much I DON'T know and take every opportunity I can to keep informed.

"I must always remind myself of how much I DON'T know and take every opportunity I can to keep informed."



Fred Taube at the front of the class as a Fall Update Presenter in Fort Wayne